# EXHIBIT 1



## **Transcript of Ruth Smith**

Date: December 2, 2022 Case: Smith -v- SunPath, Ltd.

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52

1 review them before they were served?

MR. SMITH: Objection, asked and

3 answered. Also vague.

You can answer. Any time I don't

instruct you, you can answer the question.

A So you asked me if - could you restate

the question?

#### 8 BY MR. CAFFAS:

Q These supplemental interrogatory

10 responses that we're discussing, these were served

11 on November 11, 2022. Today is December 2, 2022,

12 so it was just a few weeks ago. You had said

13 before that you reviewed these supplemental

14 interrogatories and verified them prior to them

15 being served, correct?

#### A Yes, I reviewed. To the best of my 16 17 knowledge, this is correct, yes.

Q So just a couple weeks ago on November

19 11, you verified the information that we're

20 discussing that the caller did not identify

21 himself by their first and last name, right?

#### A Yes. I reviewed the document to the

### 1 best of my knowledge, yeah.

Q Did you review the notes that you're

3 referring to that were sent to your counsel when

4 you verified these interrogatory responses?

### A I believe I did, yes.

Q And you're saying now that you can't

remember what those notes said at all?

## A I generally remember, but not

## 9 specifically. That's why I would have to refer to 10 them.

Q And if the name of the caller was

12 included in those notes, is there a reason why you

13 didn't include it in your supplemental

14 interrogatory response?

#### 15 A So I defer to my counsel.

16 Q You defer to your counsel on what?

#### 17 A On how the document was prepared. Or I 18 rely on my counsel. Excuse me.

MR. SMITH: He's just asking if you had 20 the name, would you have included it in the 21 response?

A So if I specifically had the name for 22

1 this particular call, would I have provided a

2 response? Yes.

### 3 BY MR. CAFFAS:

O So then can I take it to -- so can I

5 understand that if you reviewed these notes two

6 weeks ago and didn't provide a name in the

7 response, then you don't know the name?

#### 8 A I would have to go back through my notes 9 specifically.

10 Q So do you not know whether the name was 11 in your notes or not?

### A For this -- for this particular -- for

13 this particular number, the (410) 844-6327?

Q Yes. I'm referring to the same sentence

15 we've been discussing, which is on the second

16 paragraph of your supplemental answer to

17 interrogatory one where you say that the caller

18 did not identify themselves by their first and 19 last name.

#### 20 A So you're asking me if I had - if I had 21 the last name, it would be included, or the first 22 name?

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Q I believe your testimony today -- you

can correct me if I'm misunderstanding -- is that

you believe that that information is in the notes

that you reviewed a few weeks ago in order to

submit these on November 11. Is that right?

MR. SMITH: Object to form, misstates 6

the witness's testimony.

A Yeah. I do not - I do not have a last

9 name. I have to confirm about the first name if 10 it would be tied to that phone number.

### 11 BY MR. CAFFAS:

12 Q The next line of that paragraph and the

13 final line says, "Further, the caller solicited

14 plaintiff to purchase SunPath's vehicle service

15 contracts." Can you describe how the caller

16 solicited you to purchase SunPath's vehicle

17 service contracts.

## A I would have to — for the exact 19 information, I would have to refer to my notes.

MR. CAFFAS: Can we take a break to go 21 off the record, please?

22 MR. SMITH: Sure.

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## Transcript of Ruth Smith December 2, 2022

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1	(Discussion off the record from 11:00	
2	a.m. to 11:00 a.m.)	
3	MR. CAFFAS: Let's go back on the	
4	record.	

- Can you reread my last question, Kelly. 5
- (The reporter read the requested
- 7 testimony.)
- BY MR. CAFFAS:
- Q Why would you have to refer to your 10 notes?

#### 11 A For the exact language.

- 12 Q Do you remember anything about the
- 13 language that led you to make that statement that
- 14 the purpose of the call was to solicit the sale of
- 15 SunPath's vehicle service contracts?

#### A Based on my memory, they gave the name 16 17 of the company and what they were -- what they 18 were - I think what they were selling.

- Q When you say the name of the company, 20 what was the name of the company?
- 21 A SunPath.
- 22 Q You say that they used the word
- 1 "SunPath" as the name of the company, not another 2 company's name?
- MR. SMITH: Objection, misstates the 4 witness's testimony.
- A I would have to refer to my notes for 6 exactly what the...

### 7 BY MR. CAFFAS:

- Q I'll represent to you that we have not 9 received any notes at all that show what your 10 recollection is of any of these calls.
- MR. SMITH: Objection. That misstates 12 the question.
- 13 BY MR. CAFFAS:
- Q You're saying that any of your notes 15 regarding the calls that we're talking about were 16 given to counsel, right?

## A After my - after I received the calls, 18 yes, I put it on my notes and I submitted it.

- Q I'm going enter what will be -- I think 20 this is Exhibit 5.
- MR. CAFFAS: Is that correct? 21
- 22 THE REPORTER: 4.

- MR. CAFFAS: 4.
- (Smith Deposition Exhibit No. 4 was
- 3 marked for identification and was attached to the
- 4 deposition transcript.)
- 5 BY CAFFAS:
- Q This is a packet of documents, Exhibit
- 7 4, and you'll notice these are Bates stamped. By
- 8 Bates stamped, they have a label at the bottom
- 9 right corner and it says Smith and a series of
- 10 numbers to make it easier to reference. So these
- 11 are Bates labeled SMITH1 through 20.
- Now, these are the documents that we 13 received from your counsel with the exception of
- 14 an e-mail from a company called American
- 15 Protection and two recordings. I want you to take
- 16 a few minutes to look through the documents that I
- 17 have shown you, and can you confirm whether or not
- 18 this is a full collection of the documents that
- 19 you say that you had given to counsel that reflect 20 the notes that you provided in this case.
- A To the best of my knowledge, this is all 22 of the screenshots provided.
- 54 Q Now, is it correct to say that there are
  - no notes in that production that contain your
  - description or recollection of any of the calls
  - that you've described?
  - A So these are the lists of the 5

## 6 screenshots.

- Q So is it accurate that the notes that
- 8 you're referring to about your recollection of the
- 9 calls, those aren't contained in that set of
- 10 documents?

#### 11 A I'm not sure how that's like compiled.

- 12 Q In the set of documents that I just
- 13 handed you, can you confirm just with a yes or no,
- 14 if you can, whether or not the notes that you're
- 15 referring to are in that set of documents?

#### 16 A Of the -- no.

- 17 Q And I'll represent to you that with the 18 exclusion of an e-mail that contains I believe the
- 19 SunPath policy quote that you're referring to, we
- 20 received no other documents, written documents,
- 22 MR. SMITH: Objection. That

## Transcript of Ruth Smith

4

December 2, 2022 89 Q And in the process of trying to

1 that call was received and what number you

2 received that telephone call from?

A At this time, I don't believe I have it.

Q Do you have your voicemail saved on your phone?

A I don't keep them for long periods of time.

Q Is there a reason why you got rid of 9 this voicemail that's the subject of the claims in 10 the lawsuit?

A You're talking about the second 12 voicemail?

13 O Yes.

A Yeah, I don't remember receiving that 15 voicemail. That specific voicemail, I don't 16 remember. The first one I do.

Q Are you saying that you don't -- you 18 didn't provide this to your counsel, or you just 19 don't remember receiving it or giving it to your 20 counsel?

21 A I don't remember receiving that 22 voicemail.

Q Do you have any reason to doubt that you

did receive it and provide it to your counsel?

3 A You're saying do I have a doubt that I 4 received it and didn't provide it to my counsel?

5 I'm sorry. I'm not understanding.

Q You say you don't remember receiving it.

7 Do you have any reason to doubt that this call was

8 made to you, resulted in this voicemail that you

9 received, and then you then passed it on to your 10 counsel?

A So to the best of my knowledge, 12 everything that I received, I provided, but I do 13 not remember that second voicemail.

Q Do you know why you received -- did you 15 ask to receive a quote regarding the vehicle 16 service contract that was attached to the e-mail

17 that you received from Samantha Yaeger?

18 MR. SMITH: Object to form.

19 You can answer.

A I was trying to understand who was 21 trying to contact me.

22 BY MR. CAFFAS:

to receive that product? MR. SMITH: Object, vague,

argumentative.

MR. CAFFAS: Argumentative? 6

MR. SMITH: Yeah.

8 MR. CAFFAS: Can you explain?

9 MR. SMITH: You're trying to suggest the 10 answer to her.

2 understand who is contacting you, did you request

MR. CAFFAS: Before you answer, Kelly,

12 could you read my question again.

13 (The reporter read the requested 14 question.)

A So I was trying to understand who was 15 16 trying to contact me.

17 MR. CAFFAS: Can you reread the

18 question, please.

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(The reporter read the requested 20 question.)

21 A Did I request to see the specific 22 product? No. I was asking I believe that I

1 wanted them to have them e-mail me something to

2 validate who they were.

3 BY MR. CAFFAS:

Q So you made an inquiry about who they

were and what they were selling?

MR. SMITH: Objection, argumentative. 6

A No. I was trying to determine who was

8 trying to contact me.

9 BY MR. CAFFAS:

Q Right. And in the process of trying to

11 determine that, did you make an inquiry about who

12 they were and what they were selling?

MR. SMITH: Objection, asked and

14 answered, argumentative, and calls for a legal 15 conclusion.

16 You can answer.

**17** A Yeah, I was trying to determine who was 18 trying to contact me.

19 BY MR. CAFFAS:

Q And in the process of doing so, did you 21 make an inquiry about who they were and what they

22 were selling?

## Transcript of Ruth Smith December 2, 2022

147 1 American Protection from Samantha Yaeger that we 1 with the correspondents. 2 discussed earlier, is there a reason you didn't 2 BY MR. CAFFAS: 3 respond in any way including to request not to Q You contend that June 9 was the last 4 receive any more calls? 4 call that you received that you're seeking damages for in this case? A No. I just didn't -- you know, I wasn't 6 interested in getting the insurance. A Again, whatever I provided initially was Q Right, but you weren't interested in 7 correct, but I know that there's the call logs 8 receiving additional calls, correct? 8 that were received. So that is correct, what's in A Correct. 9 the logs. 10 Q So is there a reason why you didn't 10 Q Can you clarify what you mean by that? 11 respond to that e-mail stating that you didn't 11 A So when I submitted all the 12 wish to receive additional calls? 12 documentation that I had, that was to the best of A So I -- you know, I forwarded it to my 13 my knowledge at the time, but I understand that 13 14 the call logs have different information, and they 14 counsel. 15 MR. CAFFAS: Can you read the question 15 are - they are correct. 16 back, Kelly. Q And when you say the call logs, are you 17 (The reporter read the requested 17 referring to call logs that you believe your 18 question.) 18 counsel has received but you have not yet 19 BY MR. CAFFAS: 19 reviewed? 20 Q Can you repeat your response? 20 A Yes. They just came this week, yes. Q So when you say that you believe that 21 A Okay. So I guess I didn't want to 21 22 correspond with the e-mail because I didn't want 22 the call logs confirm this not to be the case, is 146 148 1 any more, you know, back and forth. 1 that based on representations from counsel? Q And you didn't think that requesting to A Because it's an accurate -- because of 3 not to receive more calls would be an approach to the logs that were received by the company versus 4 not receiving more calls? what I have. MR. SMITH: Object to form. Q Right. And I'm just saying you haven't 6 reviewed these call logs that you're referring to, 6 BY MR. CAFFAS: 7 right? Q You can answer. A You said to object to not receiving more 8 A Correct. 9 calls? I'm sorry. 9 Q So how do you know that the call logs 10 MR. CAFFAS: Kelly, could you read my 10 confirm this? 11 question again, please. A I rely on my counsel. 11 12 (The reporter read the requested 12 Q Do you believe that SunPath is the only 13 company that administers vehicle service 13 question.) 14 contracts? A So based on here, I stated that I didn't 15 want to receive more calls. A No. 15 16 BY MR. CAFFAS: Q So you're saying that if you received a 17 call soliciting you for vehicle service contracts Q So you thought that forwarding this 18 e-mail to an attorney rather than making a call or 18 without mentioning they're SunPath's vehicle

21

19 service contracts, those would not be about

Q How do you discern the difference if

20 SunPath vehicle service contracts, right?

A They may or may not.

19 making a request not to receive more calls would

MR. SMITH: Object to form.

A Yeah. I just -- I didn't want to engage

20 be the best option to cease receiving calls?

21

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## Transcript of Ruth Smith

December 2, 2022 165 167 MR. SMITH: Objection, misstates the 1 supports that SunPath knew about any specific 2 testimony. calls that are the basis of your claims? A That is not – I rely on their guidance, A I would defer to my counsel. I don't 3 4 not... 4 know. 5 BY MR. CAFFAS: Q So just generally, what evidence do you Q Right, and I'm not asking for your 6 have to support your contention that SunPath is 7 counsel's legal guidance, I'm asking for what 7 responsible or liable for the actions of any other 8 facts, what information do you know, that is, if party that made the calls that form the basis of 9 anything? 9 your claims? 10 MR. SMITH: Objection, calls for a legal 10 MR. SMITH: Objection, calls for a legal 11 conclusion. 11 conclusion. 12 A I rely on my counsel. 12 You can answer. 13 MR. SMITH: Let me take a break and grab 13 A I rely on my counsel. 14 a water. 14 BY MR. CAFFAS: 15 MR. CAFFAS: We'll go off the record. 15 Q Are you aware that American Protection, (A brief recess was had from 2:38 p.m. 16 the company that sent you an e-mail after making 16 17 to 2:40 p.m.) 17 presumably some of the calls at issue, was deposed MR. CAFFAS: Let's go back on the 18 in this case? 19 record. 19 A I don't remember. I think it might be productive if I ask 20 Q I will represent to you that American 21 Kelly to again read back the question that I 21 Protection has been deposed and they have 22 asked. 22 represented that they did not make any calls to 166 168 Could you read the last question, 1 you until after they first received a call from 2 Kelly. 2 you regarding information about their products. 3 (The reporter read the requested 3 Do you recall making a call to American Protection 4 prior to receiving any of the calls that are the 4 question.) 5 basis of your claims? A I don't -- I don't know. **6 BY MR. CAFFAS:** 6 A I do not. Q I'll ask the same thing about the Q Are you saying that you've never called 8 potential oversight that you're claiming that the 8 American Protection directly at all? 9 defendant had over any party making calls. Do you 9 MR. SMITH: Objection to form. 10 have any facts that support that SunPath exercised 10 A Yeah, I don't remember making any calls. 11 any oversight over anyone making calls? MR. CAFFAS: I will introduce to you 11 12 MR. SMITH: Objection, calling for a 12 what will be Exhibit 10. 13 legal conclusion. 13 (Smith Deposition Exhibit No. 10 was 14 14 marked for identification and was attached to the You can answer. 15 deposition transcript.) 15 A Is it specific to a certain number, or 16 just all? 16 BY MR. CAFFAS: 17 BY MR. CAFFAS: 17 Q Now, Exhibit 10 is a document that was Q Any specific one. 18 produced by American Protection in response to a 19 subpoena that was served by your counsel in this 19 A Yeah, I don't know.

21

22

20 Q There's a statement in here that 21 defendant knew about the calls. Do you have any

22 facts or evidence that you're aware of that

20 case. Do you recognize this document?

Q And just to describe this for the

A I don't.

172

## Transcript of Ruth Smith December 2, 2022

169

1 record, this is what appears to be some kind of

- 2 mail notice or something akin to a postcard that
- 3 reads at the top Vehicle Alert Notice, Please
- 4 Respond Within Five Days, and the same number to
- 5 call in to. I will represent to you that American
- 6 Protection represented in their deposition that
- 7 one of these mailers was mailed to you, and in
- 8 response you called in requesting information
- 9 about the products American Protection sells. Do
- 10 you confirm that you -- excuse me. Can you
- 11 confirm whether or not you called American
- 12 Protection in response to a mailer similar to this
- 13 exhibit?

## A Yeah, I don't remember receiving a 15 mailer and I don't remember making a phone call 16 based on that mailer.

- Q Just to clarify slightly, are you saying 18 that you categorically did not make such a call, 19 or you just don't remember?
- 20 A I believe -- no, I did not make the 21 call. I did not remember making the call.
- Q Again, just to clarify, you have never

1 made a call in response to receiving a mailer

- 2 similar to this?
- 3 A Yeah, I don't remember ever receiving a 4 mailer like this before.
- Q Okay. Just to clarify because I think
- 6 you said both things. You don't remember, or you did not?
- A And just to make sure I understand, 9 you're specifically talking if I ever received a 10 mailer for my vehicle saying that you have a 11 five-day notice?
- 12 Q First we'll say yes. Have you received 13 a mailer similar to the exhibit that I've just 14 shown you?
- 15 A No, I do not remember ever receiving a 16 mailer.
- Q Okay. And then that would mean that you 18 then are saying that you did not make a call in 19 response to receiving such a mailer?
- 20 A Correct. I do not ever remember making 21 a phone call, no.
- 22 Q Have you ever visited a website where

1 you requested to receive a call regarding vehicle

- service contracts?
  - A Not to my knowledge, no.
- 4 Q And likewise, have you ever visited a
- 5 website where you input your personal information,
- 6 including your phone number, and may have
- consented to receive calls regarding vehicle
- 8 service contracts?
- 9 A Not to my knowledge, no.
- 10 Q Have you ever visited any website where
- 11 you requested information regarding information
- 12 for your car insurance?
- 13 A Not to my knowledge, no.
- Q So you've never visited any website 14
- 15 where you requested a quote for car insurance?
- A No. My insurance is through -- my 17 father pays for it, so he takes care of all that 18 stuff.
- 19 Q Have you ever filed a lawsuit involving
- 20 telemarketing calls other than this one?
- A Yes. 21

170

22 O When was that?

A I'd have to refer to the documentation,

- but I have. I cannot remember.
  - Q Was that on more than one occasion?
- 4 A Yes.

3

- Q Do you remember how many specific cases
- that would be?
- A Again, I'd have to -- I don't want to
- get the number incorrect, so I'd have to...
- Q Would you be able to say whether it was 10 more or less than five?
- A I don't want to I just don't know a 12 hundred percent.
- 13 Q It was more than one?
- 14 A Yes.
- O Is it around five? Is it less than ten 15 16 you can say?
- 17 A I don't - again, I don't remember. I 18 just - I need to check.
- Q Are these -- I'm specifically at this
- 20 point asking about lawsuits that were filed in
- 21 court, right? And you say that there's been more
- 22 than one of these besides the present case?

## Transcript of Ruth Smith

December 2, 2022 205 207 Q Can I direct your attention to SMITH26. MR. SMITH: Objection, misstates the 1 2 witness's testimony. A I'm trying to find it. It's on page 26 2 A Again, to the best of my knowledge, and 3 with the Buy Now? I think I'm also waiting on the AT&T call logs, 4 Q The Buy Now link? Okay. After you clicked the Buy Now link, what would happen? 5 so... MR. CAFFAS: Sorry. I didn't catch. MR. CAFFAS: I have nothing further. 6 MR. SMITH: I just have a few follow-up 7 I'm not sure if the court reporter did. Can you 8 repeat that last question and answer? questions. THE WITNESS: Okay. So I --THE WITNESS: Sure. MR. SMITH: Yeah. Sure. Hold on. EXAMINATION BY COUNSEL FOR THE PLAINTIFF 10 11 BY MR. SMITH: 11 BY MR. SMITH: Q So earlier you testified that SunPath 12 Q All right. Just to clarify your 13 testimony, are you stating that on page SMITH26 13 made the calls at issue. I just want to clarify. 14 Can you tell me which party actually placed the 14 you clicked the Buy Now, which would take you to 15 the document that starts on SMITH22? 15 calls in this case? A So it's --A Yes. Based on my - the best of my 16 16 17 MR. CAFFAS: Objection, speculation, 17 knowledge, ves. Q Okay. Do you see on SMITH22 where it 18 misstating the witness's testimony. 19 BY MR. SMITH: 19 says Your Plan? 20 Q You can answer. 20 A I do at the top of the page on the left. Q Below that it says Coverage Provided by A So it was American Protection on behalf 21 21 22 SunPath? 22 of SunPath. 206 208 Q Okay. Earlier you reviewed an e-mail A Yes. 1 that was marked as Exhibit 6. See that? O So is it a fair statement that this is 3 A Yes. 3 an e-mail from American Protection that would have Q Can you turn to page SMITH22. solicited you to purchase a SunPath vehicle 5 service protection plan? A Yes. Got it. Q Can you review SMITH22, SMITH23, and 6 A Yes. SMITH24. Q Okay. Does this change your testimony 8 as to whose products were being sold via the calls A I reviewed it. Q All right. Do you know what these three 9 at issue in this case? 10 pages are or how they relate to the e-mail on 10 A So it's SunPath. 11 SMITH25? Q Okay. I just want to clarify. American 11 12 MR. CAFFAS: I'm going to object to 12 Protection was placing calls to sell SunPath's 13 vague as -- could you clarify which three pages 13 products and services? 14 you're referring to? 14 A On behalf, yes. 15 Q Is it fair to say that you rely on your MR. SMITH: Yeah, the ones we just 15 16 discussed, 22 through 24, how they relate to 16 counsel to conduct an investigation in this case? 17 SMITH -- the e-mail on SMITH25. **17** A Yes. Q To gather facts? A So these are the options for the plans 18 19 for the --19 A Yes. 20 BY MR. SMITH: Q Are you aware that there were call logs Q Do you know how you would access that? 21 obtained in this case from Five9, Incorporated? 21

22

A Yes.

22

A I believe there was a link.

## Transcript of Ruth Smith December 2, 2022

	213		
	CERTIFICATE OF SHORTHAND REPORTER		
2	ELECTRONIC NOTARY PUBLIC		
3	I, Kelly Carnegie, Certified Shorthand		
4	Reporter, Registered Professional Reporter, the		
5	officer before whom the foregoing proceedings were		
6	taken, do hereby certify that the foregoing		
7	transcript is a true and correct record of the		
8	proceedings; that said proceedings were taken by		
9	me stenographically and thereafter reduced to		
10	typewriting under my direction; that reading and		
11	signing was requested; and that I am neither		
12	counsel for, related to, nor employed by any of		
13	the parties to this case and have no interest,		
14	financial or otherwise, in its outcome.		
15	IN WITNESS WHEREOF, I have hereunto		
16			
17	seal this 5th day of December, 2022.		
18			
	My commission expires:		
19	July 31, 2026		
20			
21	Kelly Caragi		
	NOTARY PUBLIC IN AND FOR THE		
22	COMMONWEALTH OF VIRGINIA - PRINCE WILLIAM COUNTY		
	Notary Registration Number: 7060756		